



Do you need help paying for health insurance? *The Health Coverage Tax Credit may be for you.*

*You can reduce your health insurance premiums by 80% with the HCTC Program.
It's important you act quickly to find out if you qualify for this federal tax credit.*

How do I become eligible?

The HCTC is available to people receiving pension payments from the Pension Benefit Guaranty Corporation (PBGC) and their families. To qualify, you must:

1. Begin receiving pension payments from the PBGC and be 55 years old or older.
2. Keep or obtain a qualified health plan, including COBRA, State Qualified Health Plan, or coverage through your spouse's employer.

If the PBGC paid you a lump sum, you may still be eligible for the HCTC if PBGC trusted your plan on or before the date you received your lump sum payment and you received your payment after August 5, 2002.



HCTC Program Kit

How do I register for the monthly program?

1. Look for the HCTC Program Kit in the mail. It should arrive within weeks after you begin receiving payments from the PBGC.
2. Read the Program Kit carefully to see if you are eligible and if your health plan qualifies. If your health plan does not qualify, or if you are uninsured, your state may offer a health plan option that qualifies for the HCTC. Visit our website for more information.
3. Complete the Monthly HCTC Program Registration Form. Return it in the envelope provided, along with all required documentation.

How much will I have to pay?

- As a monthly participant, you pay 20% of your insurance premium to the HCTC Program each month.
- The IRS adds 80% and sends the full payment to your health plan.
- Reimbursement is available for insurance premiums paid while registering for the monthly tax credit.

Learn More

Visit **www.irs.gov/hctc**, or call the HCTC Customer Contact Center toll-free at **1-866-628-HCTC (4282)**.